

Commonwealth of Virginia
**Long Term Care Program for Employees, Retirees, Spouses,
 Parents, Parent In-laws, Surviving Spouses**

Two Year Plan with no Benefit Bank feature

\$1 Monthly		\$1 Monthly	
Age	Rates	Age	Rates
≤20	0.020	56	0.253
21	0.021	57	0.277
22	0.022	58	0.302
23	0.024	59	0.332
24	0.025	60	0.364
25	0.027	61	0.400
26	0.030	62	0.441
27	0.033	63	0.487
28	0.036	64	0.540
29	0.038	65	0.586
30	0.041	66	0.648
31	0.045	67	0.720
32	0.050	68	0.779
33	0.054	69	0.845
34	0.058	70	0.919
35	0.062	71	1.002
36	0.066	72	1.095
37	0.071	73	1.201
38	0.076	74	1.317
39	0.081	75	1.447
40	0.085	76	1.594
41	0.091	77	1.760
42	0.097	78	1.941
43	0.103	79	2.139
44	0.109	80	2.340
45	0.115	81	2.531
46	0.122	82	2.721
47	0.131	83	2.909
48	0.139	84	3.082
49	0.148	85	3.229
50	0.157	86	3.406
51	0.168	87	3.562
52	0.180	88	3.701
53	0.196	89	3.828
54	0.213	90 +	3.924
55	0.232		

To calculate your premium:

1. Find the rate associated with your age on the chart above.
2. Multiply that rate by the amount you wish to purchase.
3. Multiply that amount by 12 months to determine your annual premium.
4. Divide that number by the number of deductions/payments per year to determine your deduction/payment.

Examples: Annual premium for a person purchasing a Daily Benefit Amount of \$100:

40 year old - $\$.085 \times \$100 = \$8.50/\text{month} \times 12 \text{ months} = \102.00

50 year old - $\$.157 \times \$100 = \$15.70/\text{month} \times 12 \text{ months} = \188.40

60 year old - $\$.364 \times \$100 = \$36.40/\text{month} \times 12 \text{ months} = \436.80

Commonwealth of Virginia
**Long Term Care Program for Employees, Retirees, Spouses,
 Parents, Parent In-laws, Surviving Spouses**

Two Year Plan with Benefit Bank* feature

\$1 Monthly		\$1 Monthly	
Age	Rates	Age	Rates
≤20	0.031	56	0.276
21	0.033	57	0.301
22	0.035	58	0.328
23	0.037	59	0.358
24	0.038	60	0.392
25	0.041	61	0.428
26	0.044	62	0.469
27	0.048	63	0.515
28	0.051	64	0.565
29	0.054	65	0.609
30	0.057	66	0.676
31	0.060	67	0.754
32	0.064	68	0.817
33	0.068	69	0.887
34	0.072	70	0.967
35	0.077	71	1.053
36	0.081	72	1.150
37	0.085	73	1.257
38	0.090	74	1.375
39	0.095	75	1.502
40	0.100	76	1.645
41	0.106	77	1.800
42	0.111	78	1.974
43	0.118	79	2.162
44	0.125	80	2.351
45	0.131	81	2.536
46	0.137	82	2.719
47	0.146	83	2.901
48	0.155	84	3.068
49	0.164	85	3.216
50	0.175	86	3.389
51	0.185	87	3.544
52	0.198	88	3.684
53	0.215	89	3.811
54	0.233	90 +	3.911
55	0.252		

To calculate your premium:

1. Find the rate associated with your age on the chart above.
2. Multiply that rate by the amount you wish to purchase.
3. Multiply that amount by 12 months to determine your annual premium.
4. Divide that number by the number of deductions/payments per year to determine your deduction/payment.

Examples: Annual premium for a person purchasing a Daily Benefit Amount of \$100:

40 year old - $\$.100 \times \$100 = \$10.00/\text{month} \times 12 \text{ months} = \120.00

50 year old - $\$.175 \times \$100 = \$17.50/\text{month} \times 12 \text{ months} = \210.00

60 year old - $\$.392 \times \$100 = \$39.20/\text{month} \times 12 \text{ months} = \470.40

*Benefit Bank: if the insured elects to stop paying premiums after contributing to the plan for at least three years coverage will be extended. The plan will pay the greater of 100% of the contributions paid or one month of benefit if the insured becomes claim eligible in their lifetime.